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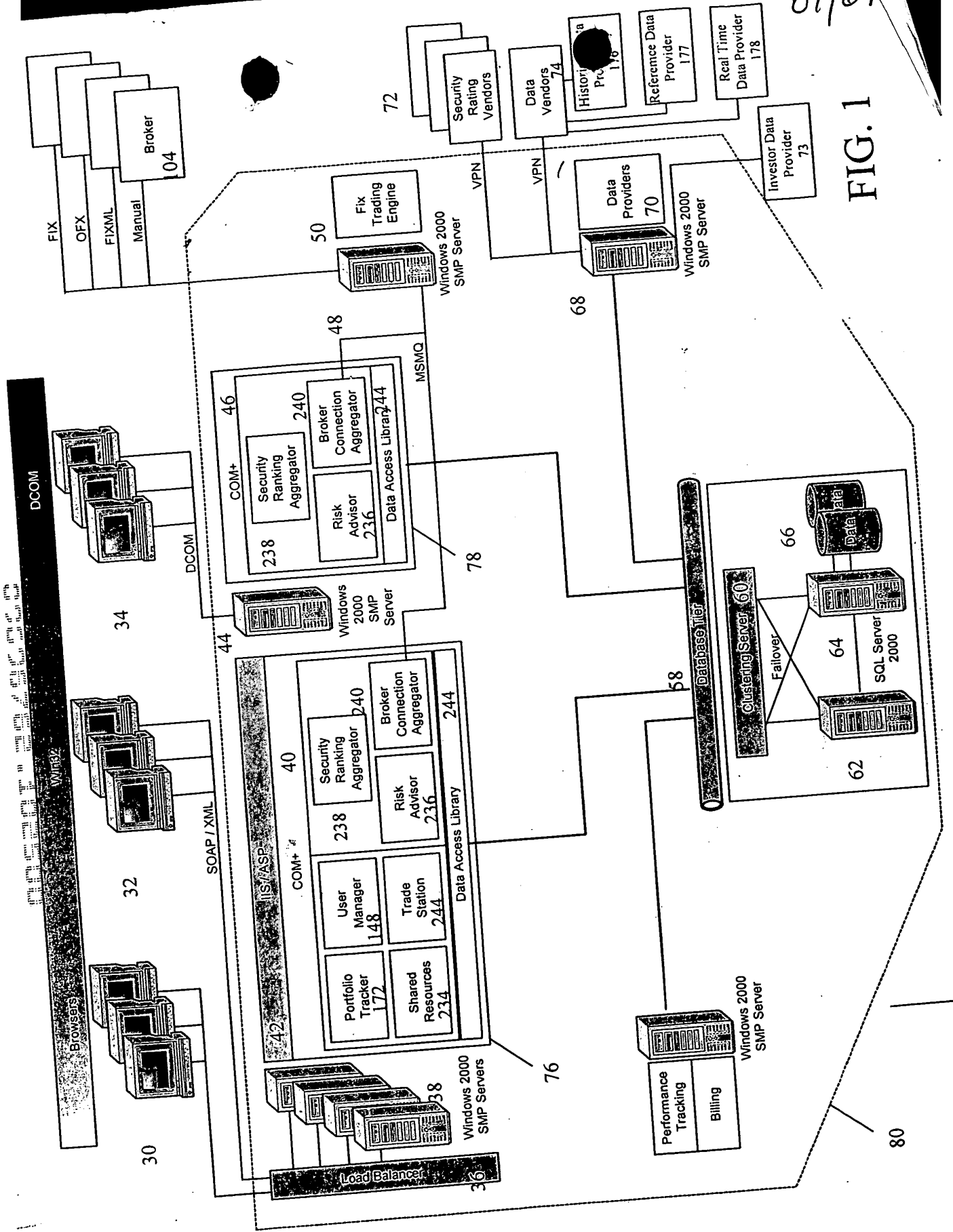
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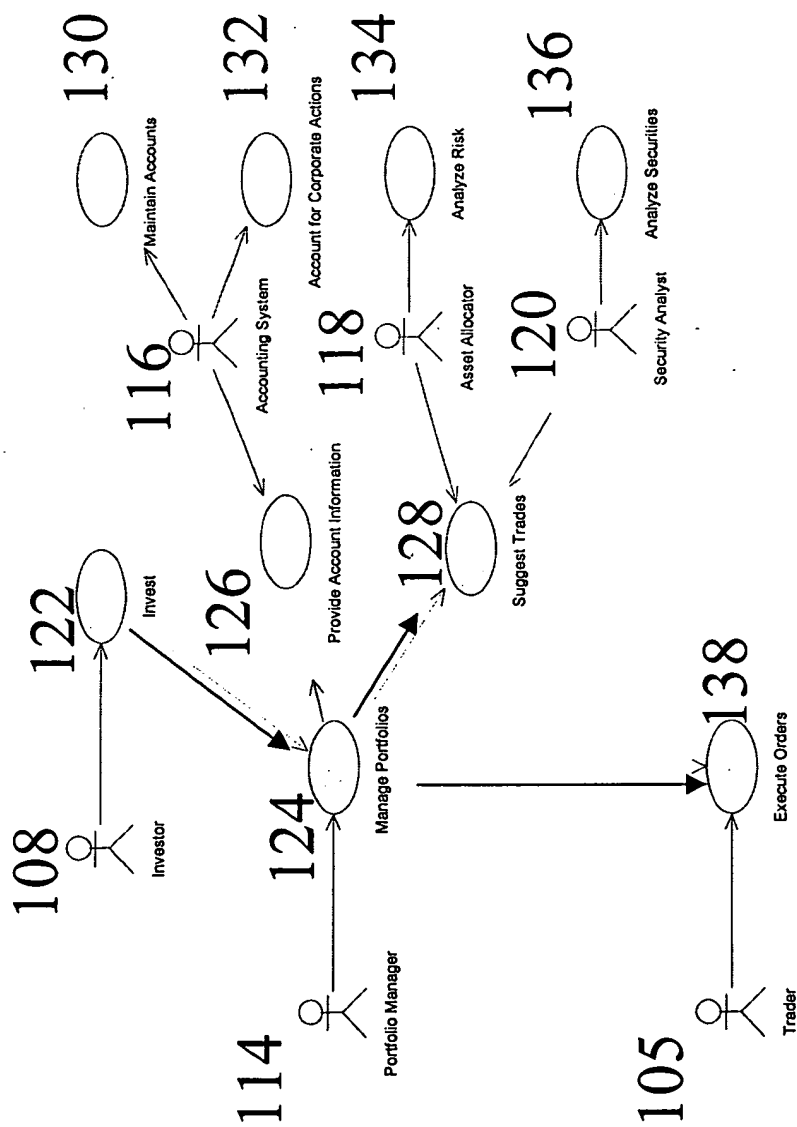


FIG. 2A

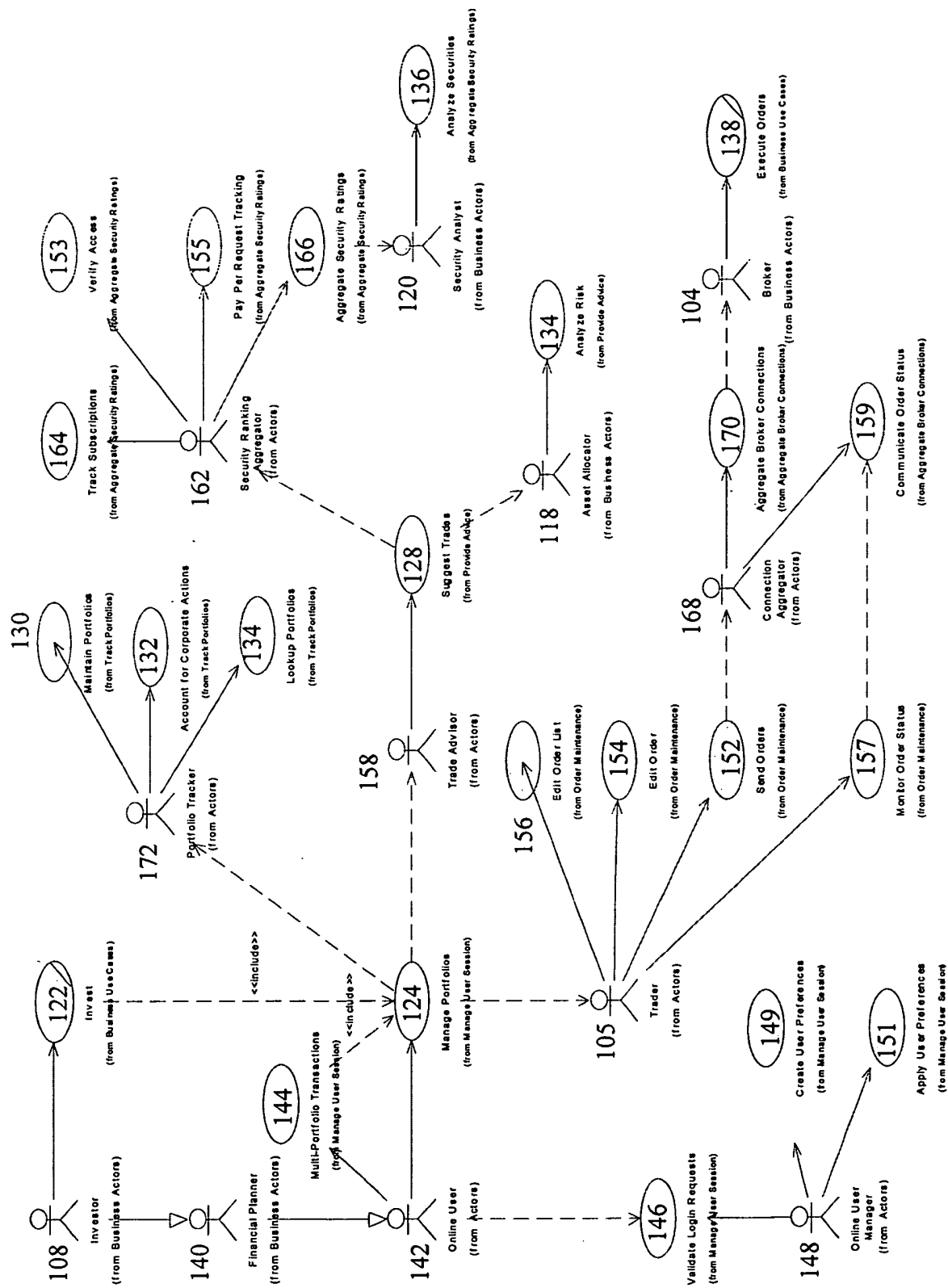


FIG. 2B

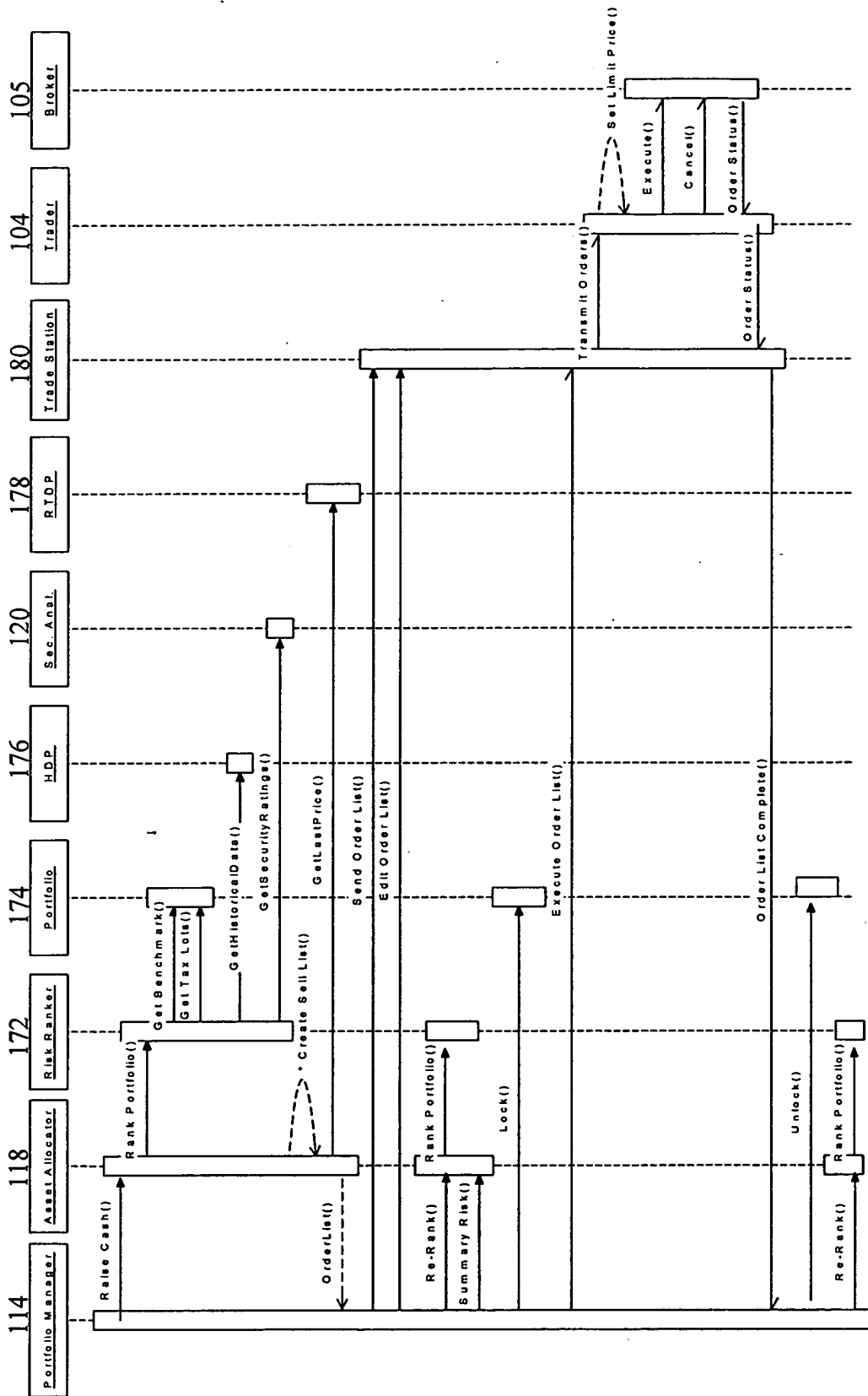


FIG. 3A

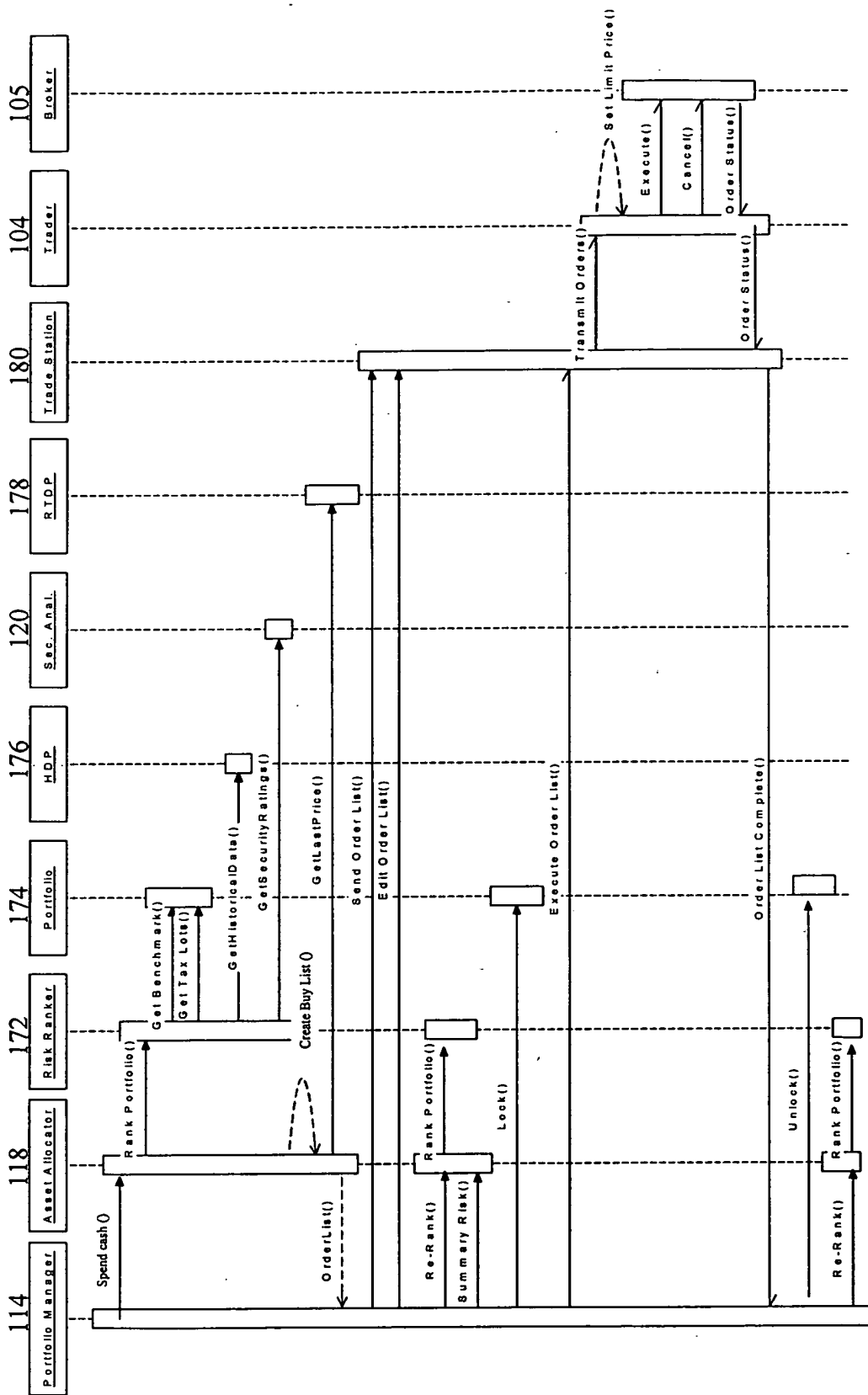
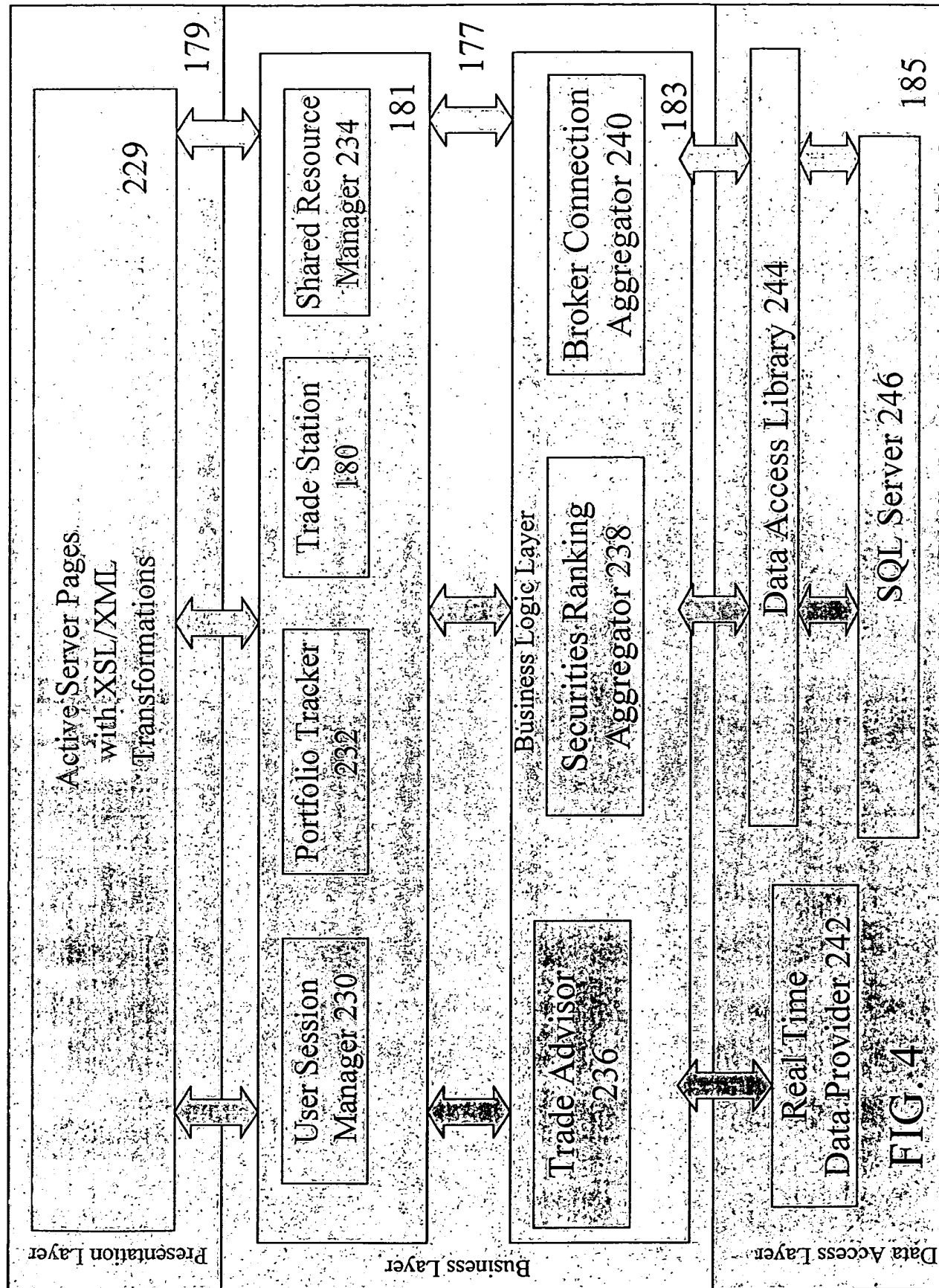


FIG. 3B



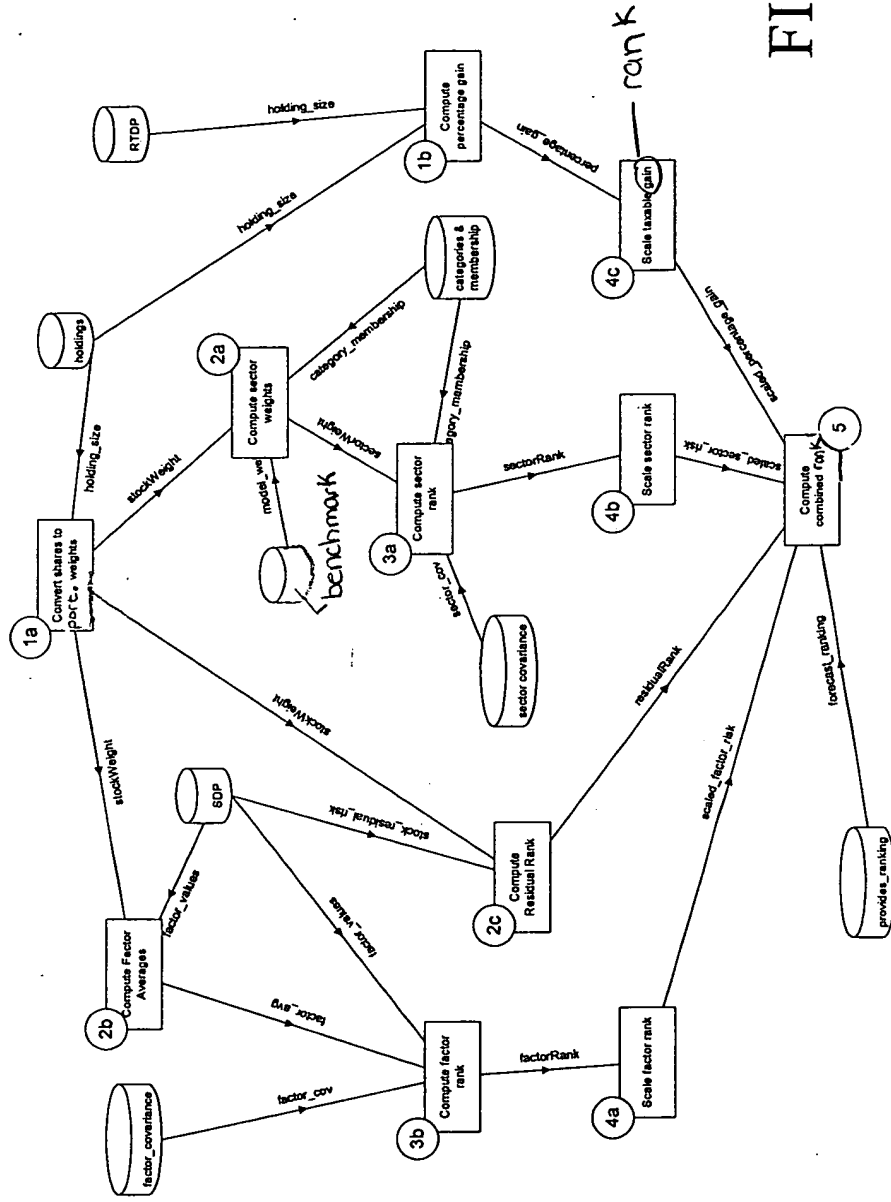


FIG. 5

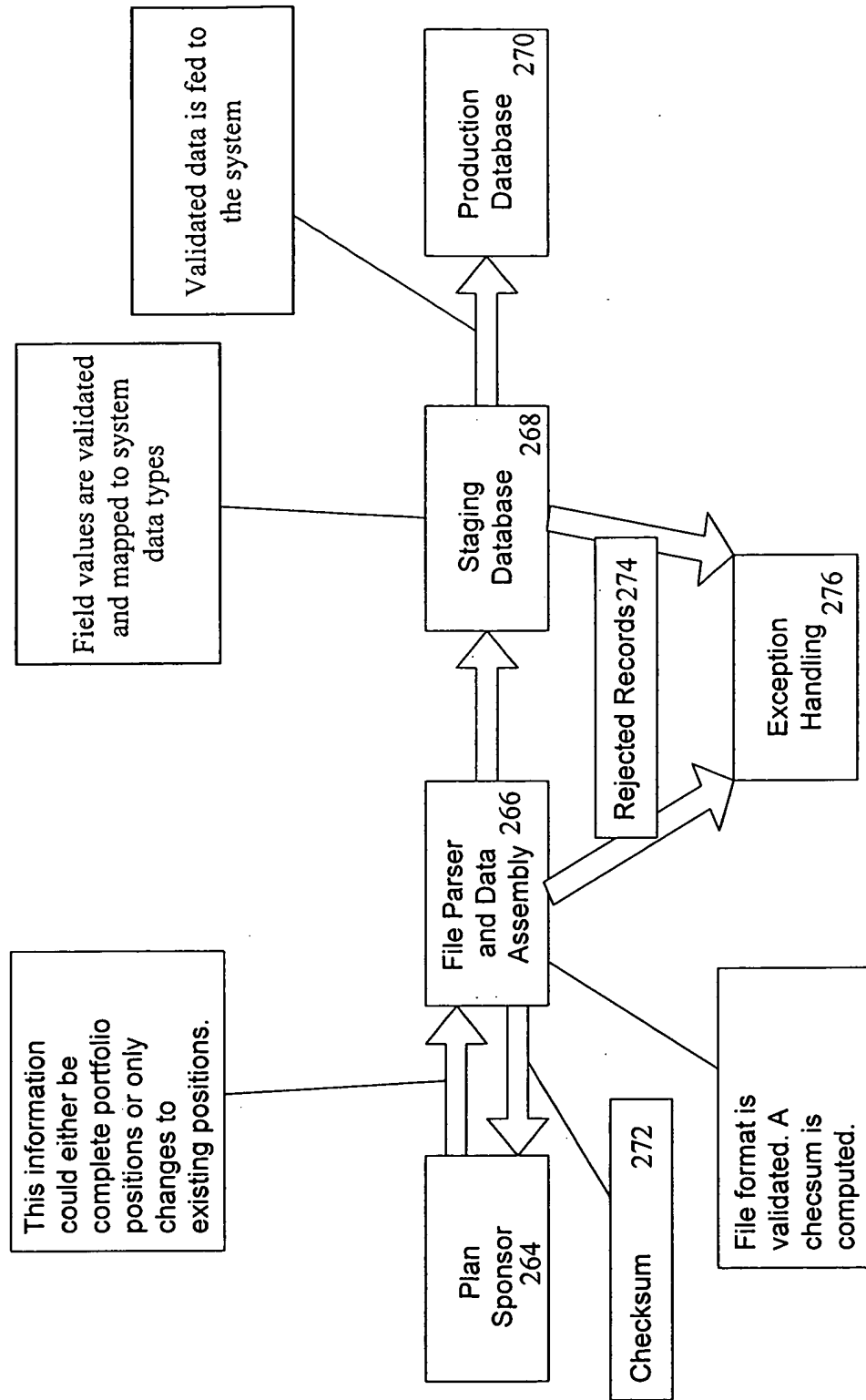


FIG. 6

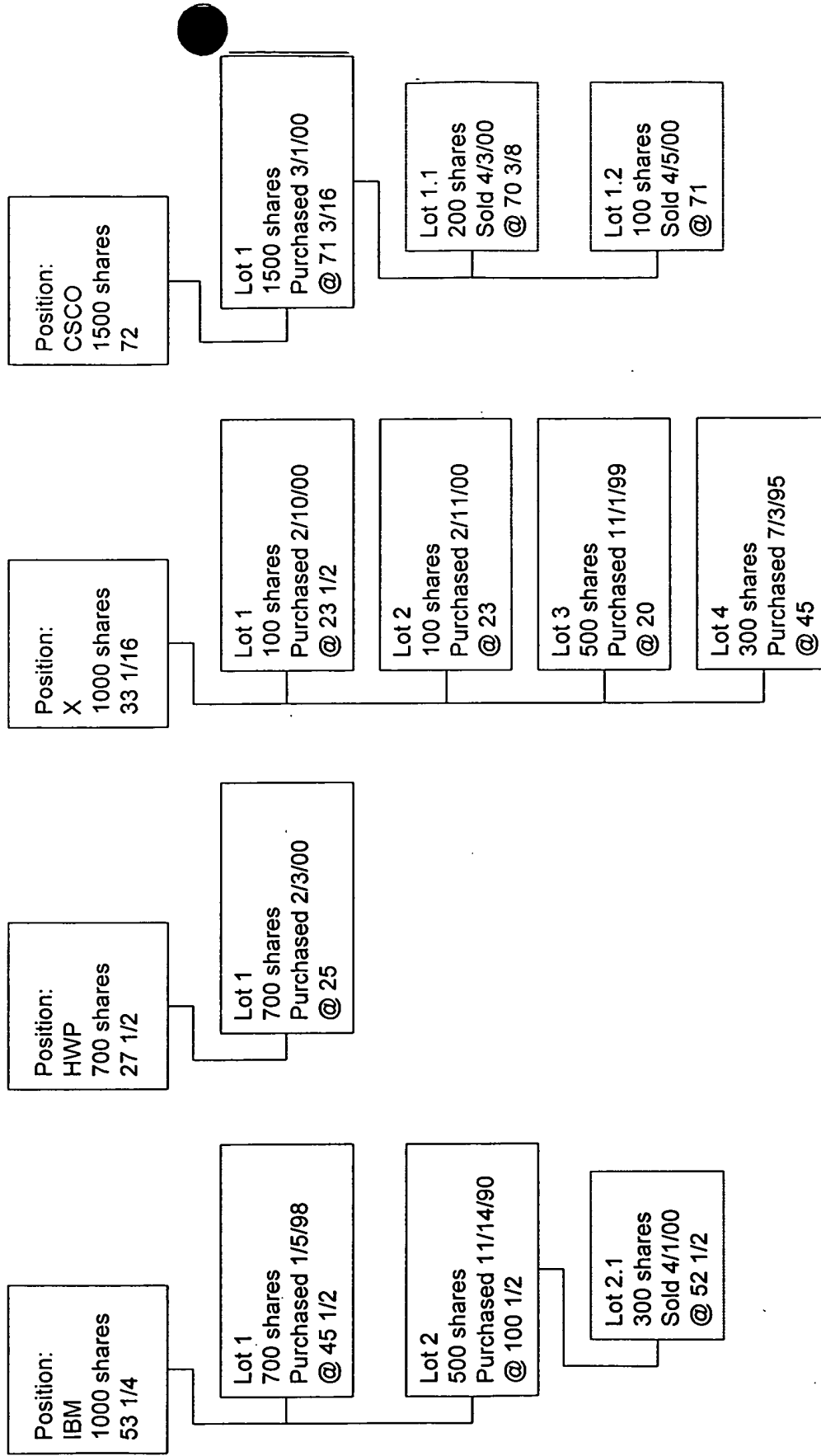


FIG. 7

User View

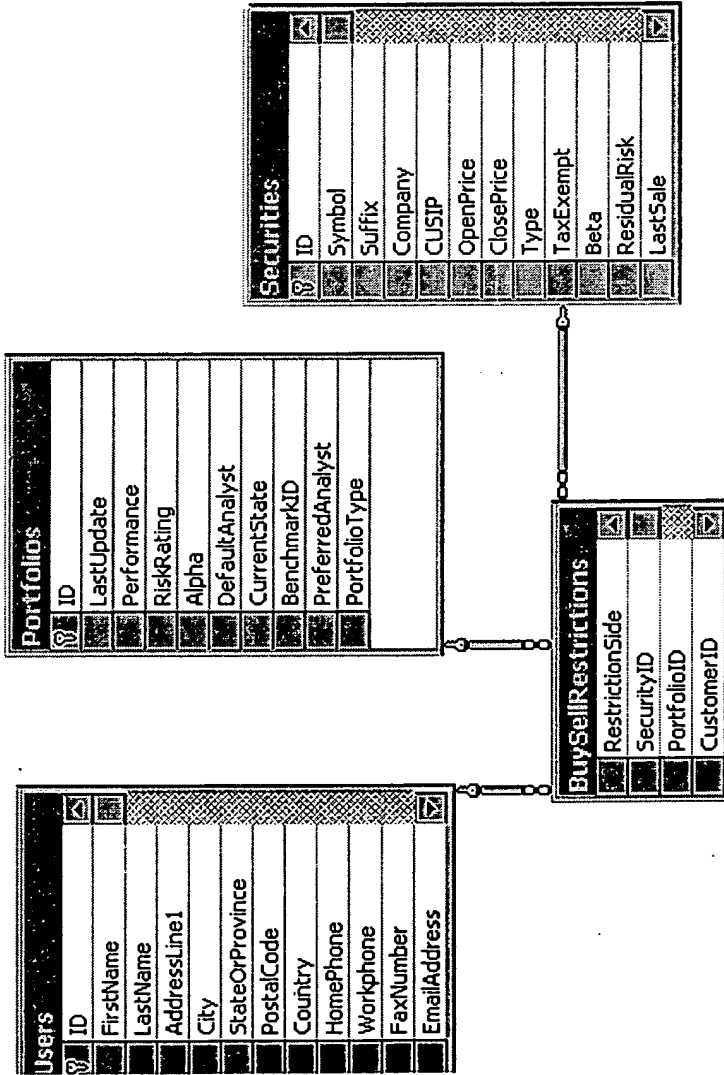
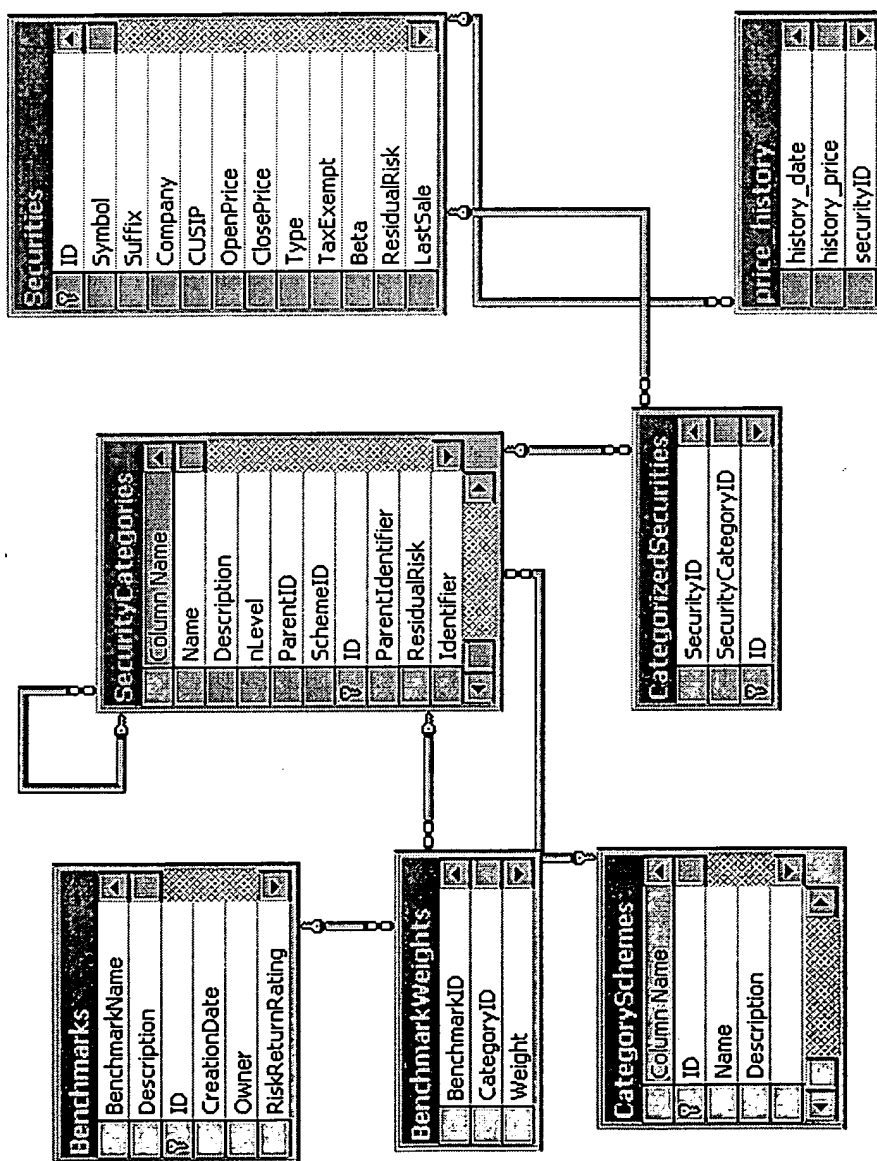


FIG. 8B



Covariance View

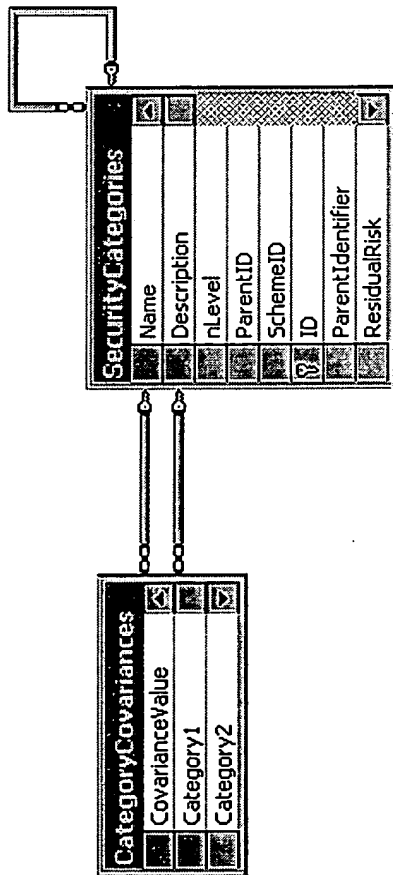
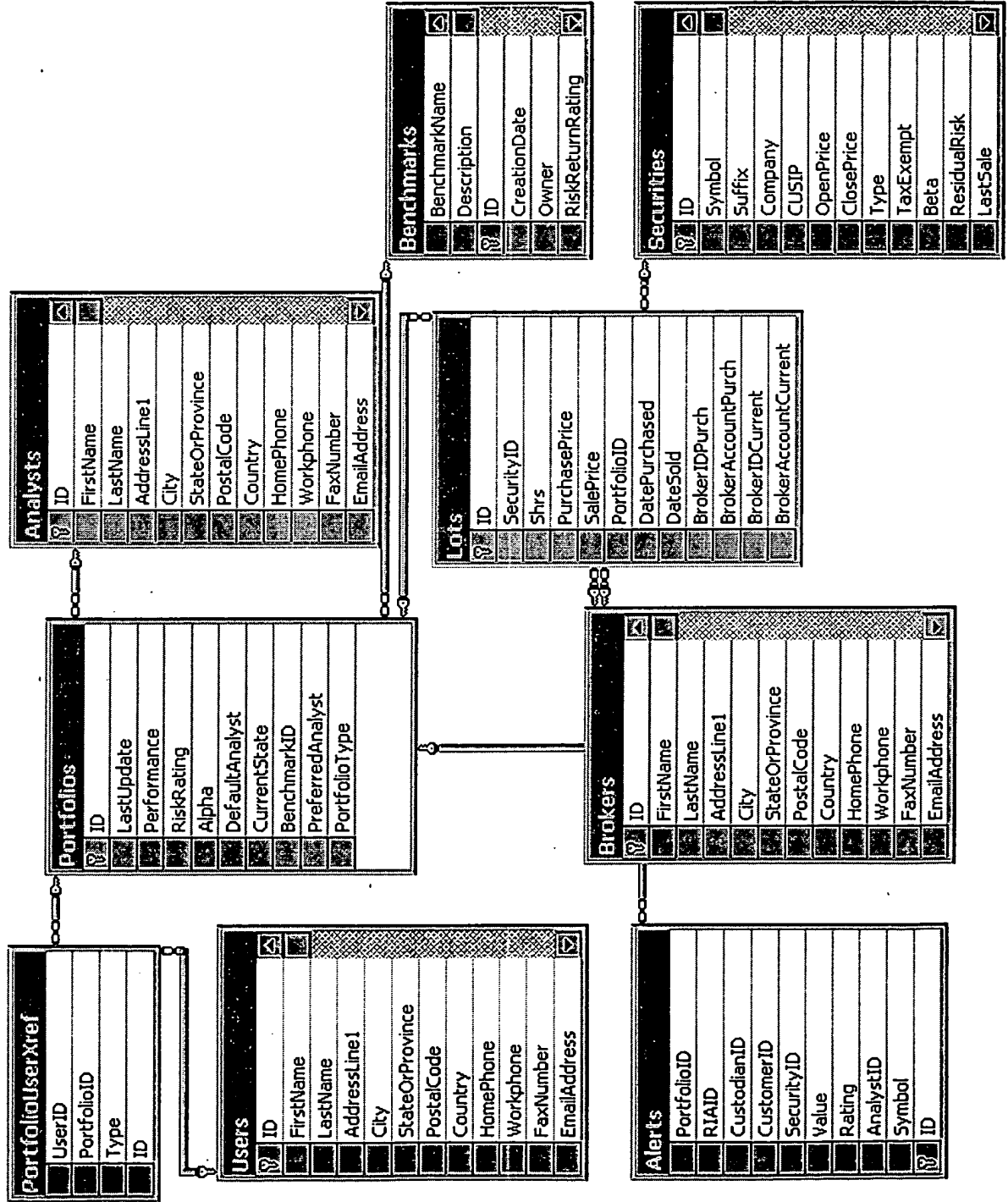


FIG. 8E

Portfolio View

FIG. 8F



Trades and Orders View

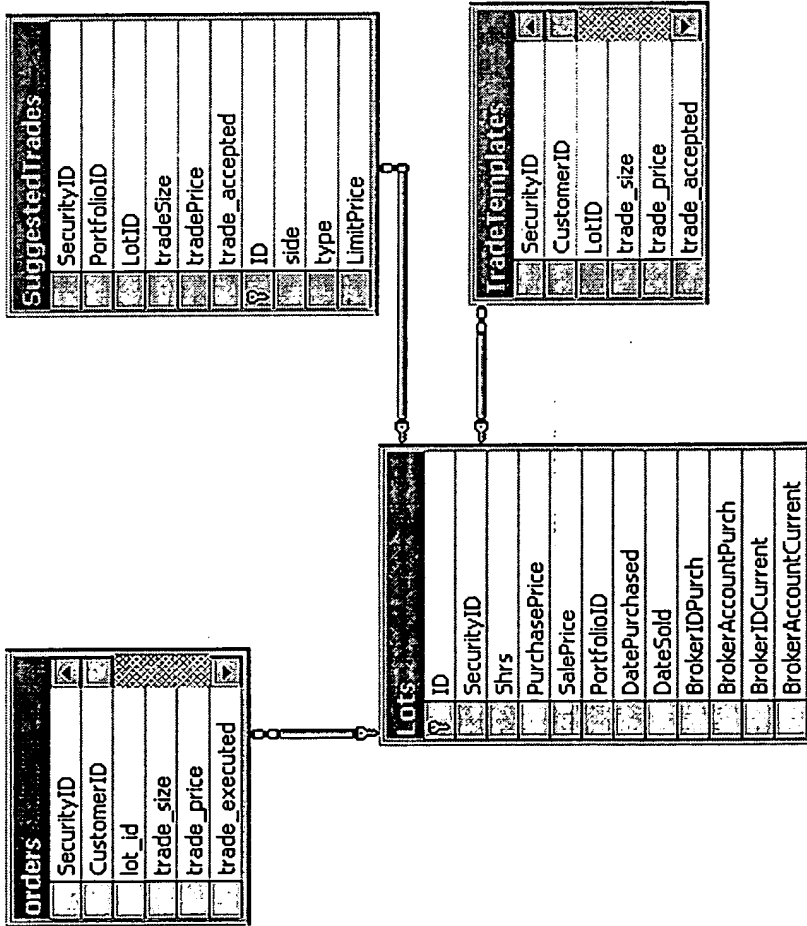


Fig. 8H

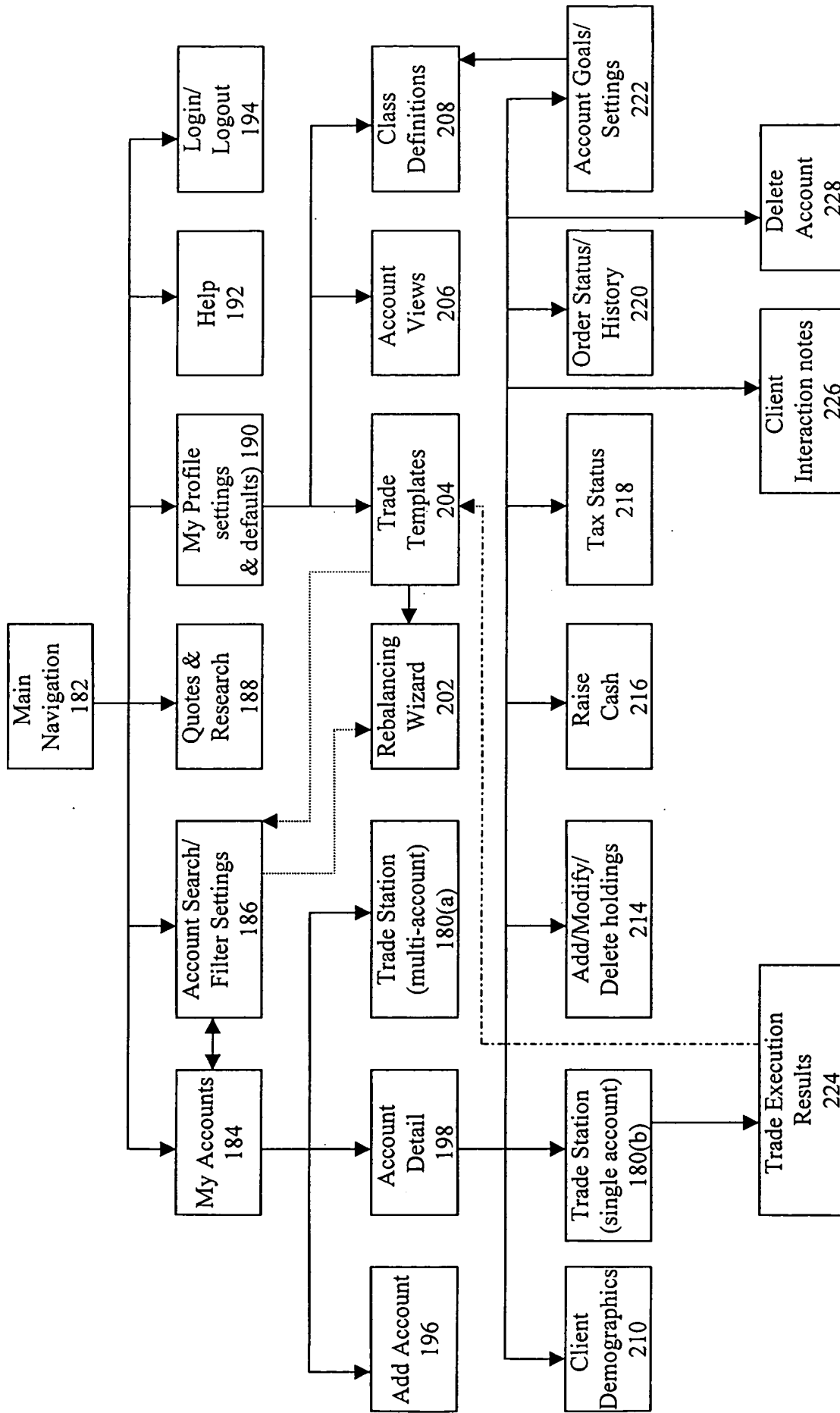


FIG. 9



Account List

Account Name (Click a name below to view account detail)	Account Value	Cash Percentage	Performance (Current Month)	Benchmark	Risk Rating	Alpha
Christene Hanley - IRA	\$ 243,011	13.8 %	+ 10.7 %	S&P 500	2.1	5.7
Nancy Matheson - College Fund	\$ 41,099	4.2 %	+ 9.1 %	Wilshire 5000	1.1	4.3
Darrel Roberts - General	\$ 443,930	10.1 %	- 4.0 %	Custom Aggressive	5.9	6.2
Arnold Tobias - Retirement	\$ 541,763	20.0 %	+ 2.4 %	Russell 2000	1.4	4.2
Coralie Witter - Retirement	\$ 444,321	11.3 %	+ 12.0 %	Russell 2000	2.7	3.5
Mary Robertson - General	\$ 223,230	1.8 %	- 5.2 %	Custom Aggressive	1.9	1.2
Todd Spring - IRA	\$ 113,031	11.8 %	+ 4.7 %	S&P 500	4.1	4.5
Jonathan Smith - General	\$ 400,201	5.8 %	- 4.4 %	Wilshire 5000	2.2	2.3
Joan Natalie - College Fund	\$ 81,900	2.2 %	+ 5.1 %	Custom Conservative	2.1	4.1
Leslie Racowsky - Retirement	\$ 111,200	3.2 %	+ 7.7 %	Wilshire 5000	2.5	3.6

Stock Alerts

Ticker	Stock Rating	Number of Accounts	Holding Value	Actions
AOL	▲ Accumulate	26	\$ 50,192	View Accounts Sell
EBAY	▲ Strong Buy	-	-	-
LCOS	▲ Buy	-	-	-
MSFT	▼ Hold	15	\$ 10,299	View Accounts Sell
NXTL	▲ Accumulate	10	\$ 34,837	View Accounts Sell
YHOO	▲ Strong Buy	-	-	-

Risk Alerts

Account Name	Risk Rating
Darrel Roberts - General	5.9
Jerry Glover - IRA	5.5
Jordan Mallick - General	5.2
Tim Brennan - General	5.0
James Slusser - College Fund	5.0
Bob Young - Retirement	4.5
Joan Young - Retirement	4.5

FIG. 10



My Accounts

Quotes & Research

My Profile

Help

Quick Account Find:

L gout

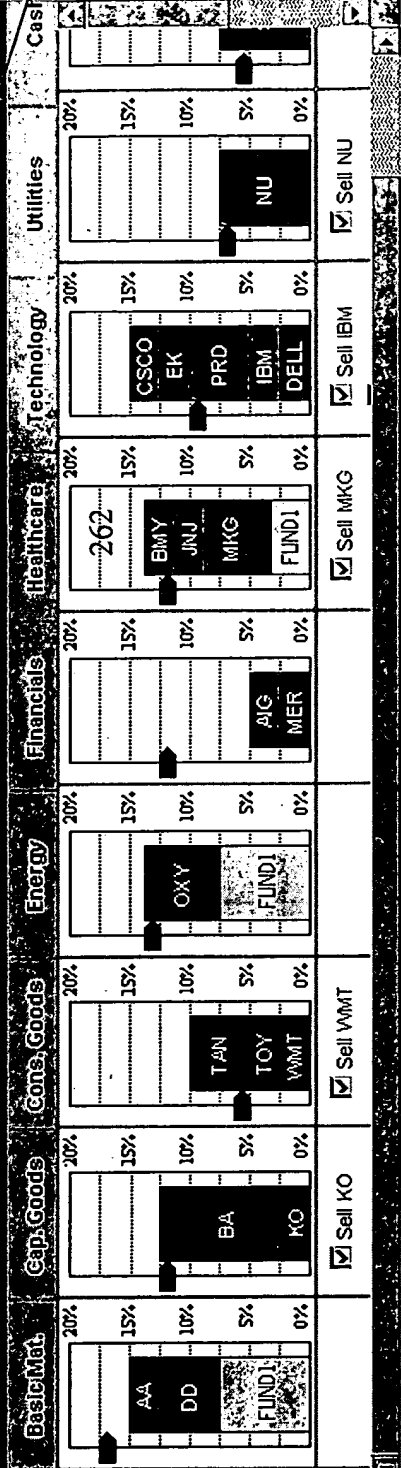
Account Search		Submit		Reset	
Account Name Contains ...	<input type="text"/>	<input type="button" value="Go"/>			
Account Number Equals ...	<input type="text"/>	<input type="button" value="Go"/>			
<input type="checkbox"/> S&P 500 <input type="checkbox"/> Russell 2000 <input type="checkbox"/> Wilshire 5000		<input type="checkbox"/> Custom Aggressive <input type="checkbox"/> Custom Conservative <input type="checkbox"/> Custom Retirement			
Account Value Is ...	<input type="radio"/> less than \$ <input type="text"/> <input type="radio"/> greater than \$ <input type="text"/> <input type="radio"/> between \$ <input type="text"/> and \$ <input type="text"/>	<input type="radio"/> less than <input type="text"/> <input type="radio"/> greater than <input type="text"/> <input type="radio"/> between <input type="text"/> and <input type="text"/>			
Cash Percentage Is ...	<input type="radio"/> less than <input type="text"/> % <input type="radio"/> greater than <input type="text"/> % <input type="radio"/> between <input type="text"/> % and <input type="text"/> %	<input type="radio"/> less than <input type="text"/> <input type="radio"/> greater than <input type="text"/> <input type="radio"/> between <input type="text"/> and <input type="text"/>			
Performance Since <input type="checkbox"/> Current Month <input checked="" type="checkbox"/> Is ...	<input type="radio"/> less than <input type="text"/> % <input type="radio"/> greater than <input type="text"/> % <input type="radio"/> between <input type="text"/> % and <input type="text"/> %	<input type="radio"/> less than \$ <input type="text"/> <input type="radio"/> greater than \$ <input type="text"/> <input type="radio"/> between \$ <input type="text"/> and \$ <input type="text"/>			

FIG. 11

252

Sell	Top Picks
DELL	AAPL - GTW - IBM - HWP - MICAQ - More...
KO	FIZ - QDWA - SLHN - More...
Buy	Top Picks
BOUT	LCOS - YHOO - ATHM - ONVI - TRRA - More...

Raise Cash: \$



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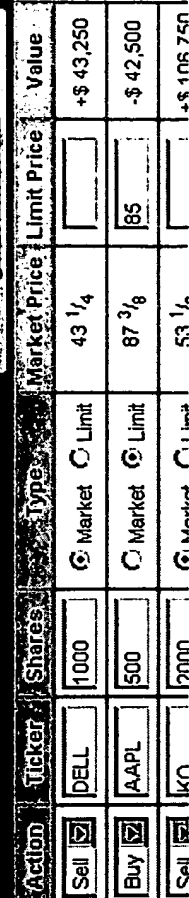


FIG. 12

General Information

Darrel Roberts 100 Tremont St. Boston, MA 02116 (W) 617-715-7115 (H) 617-989-6732 droberts@mail.com	Account: <input checked="" type="checkbox"/> General <input type="checkbox"/> Custom Aggressive Benchmark: \$ 443,930 Risk: 5.9 Value at Risk: \$ 89,837 Stock Rating: 6.2
---	---

Portfolio Recommendations

Sell	Top Picks
DELL	AAPL - GTW - IBM - HWP - MICAQ - More...
KO	FIZ - ODWA - SLHN - More...
Buy	Top Picks
BOUT	LCOS - YHOO - ATHM - ONVI - TRRA - More...

Holdings

View: [] Table [] Graph

Sector	Add Holding	Shares	Price	Value	% of Port.	Model %	Diff.	Sell	Buy Recommendations
Consumer Goods				\$ 181,137	40.8 %	38.0 %	+ 2.8 %		
KO [Edit,Delete]	2000	53 ³ / ₈	\$ 106,750	24.0 %	18.0 %	+ 6.0 %		<input type="checkbox"/> FIZ <input checked="" type="checkbox"/> ODWA <input type="checkbox"/> SLHN More...	
PEP [Edit,Delete]	1828	40 ¹¹ / ₁₆	\$ 74,387	16.8 %	20.0 %	- 3.2 %		<input type="checkbox"/> TRY <input type="checkbox"/> VVH <input type="checkbox"/> HANS <input type="checkbox"/> LBIX More...	
Technology				\$ 217,956	49.1 %	57.0 %	- 7.9 %		
DELL [Edit,Delete]	1000	43 ¹ / ₄	\$ 43,250	9.7 %	12.0 %	- 2.3 %		<input checked="" type="checkbox"/> AAPL <input type="checkbox"/> GTW <input type="checkbox"/> IBM <input type="checkbox"/> HWP <input type="checkbox"/> MICAQ More...	
INTC [Edit,Delete]	700	126 ¹ / ₂	\$ 88,550	19.9 %	20.0 %	- 0.1 %		<input type="checkbox"/> AMD <input type="checkbox"/> CVCI <input type="checkbox"/> CRUS <input type="checkbox"/> EXAR More...	
CSCO [Edit,Delete]	1500	57 ⁷ / ₁₆	\$ 86,156	19.4 %	25.0 %	- 5.6 %		<input type="checkbox"/> COMS <input type="checkbox"/> WEBB <input type="checkbox"/> SNIC <input type="checkbox"/> NOVL <input type="checkbox"/> MADGF More...	
Cash				\$ 44,837	10.1 %	5.0 %	+ 5.1 %		

Raise Cash: \$ [] Submit

Analysis

View: [] Table [] Graph

Refresh	Risk Rating	Value at Risk	Alpha
Current	5.9	\$ 89,837	6.2
Projected	1.2	\$ 17,382	7.1

Trade Station

Action	Ticker	Shares	Type	Market Price	Limit Price	Value
<input checked="" type="checkbox"/> Sell	DELL	1000	<input type="radio"/> Market <input type="radio"/> Limit	43 1/4		+\$ 43,250
<input checked="" type="checkbox"/> Buy	AAPL	500	<input type="radio"/> Market <input type="radio"/> Limit	87 3/8	85	-\$ 42,500
<input checked="" type="checkbox"/> Sell	KO	1000	<input type="radio"/> Market <input type="radio"/> Limit	53 1/4		+\$ 106,750

Broker: [] LVL [] Execute

FIG. 13

Trade Execution Results

Darrel Roberts - General

Refresh

Return to Account

Status	Change	Cancel	Action	Ticker	Shares	Type	Price	Value
Executed	-	-	Sell	DELL	1000	Market	-	+\$ 43,250
Transmitted	Change	Cancel	Buy	AAPL	500	Limit	85	-\$ 42,500
Cancelled	-	-	Sell	KO	2000	Market	-	+\$ 106,750
Pending	Change	Cancel	Buy	ODWA	17667	Market	-	-\$ 106,002

Refresh

Return to Account

Save Trade Template

To save this trading template for rebalancing other accounts, specify a name for this template below and click the "Save" button:

Save

FIG. 14

GoalSeeker™
powered by
Upstream Technologies

My Accounts

Quotes & Research

My Profile

Help

Quick Account Find:

Go

Logout

Trade Templates

Class Definitions

Account Views

Trade Templates

Create New Template

Click "Go" to Start the Rebalancing Wizard for all Accounts with Benchmark Equal to...

Name	Date	
Align Aggressive [Edit,Delete]	05/31/00	<div>Custom Aggressive</div> <div>Go</div>
Align Retirement [Edit,Delete]	05/31/00	<div>Custom Aggressive</div> <div>Go</div>
Rebalance General 5/30 [Edit,Delete]	05/30/00	<div>Custom Aggressive</div> <div>Go</div>
Align Wilshire [Edit,Delete]	05/24/00	<div>Custom Aggressive</div> <div>Go</div>
Align Custom B [Edit,Delete]	05/16/00	<div>Custom Aggressive</div> <div>Go</div>
Align Custom A [Edit,Delete]	05/16/00	<div>Custom Aggressive</div> <div>Go</div>

FIG. 15

Rebalance Accounts

- 1) Choose a trading template: **Align Aggressive**

Select	Account Name	Account Value	Benchmark	Current Risk Rating	Current Stock Rating	Projected Risk Rating	Projected Stock Rating
<input checked="" type="checkbox"/>	Christene Hanley - IRA	\$ 243,011	S&P 500	2.1	5.7	2.3	5.9
<input checked="" type="checkbox"/>	Nancy Matheson - College Fund	\$ 41,099	Wilshire 5000	1.1	4.3	0.9	3.5
<input checked="" type="checkbox"/>	Darrel Roberts - General	\$ 443,930	Custom Aggressive	5.9	6.2	2.2	4.3
<input checked="" type="checkbox"/>	Arnold Tobias - Retirement	\$ 541,763	Russell 2000	1.4	4.2	1.8	4.3
<input checked="" type="checkbox"/>	Coralie Witter - Retirement	\$ 444,321	Russell 2000	2.7	3.5	1.9	3.4
<input checked="" type="checkbox"/>	Mary Robertson - General	\$ 223,230	Custom Aggressive	1.9	1.2	2.0	4.7
<input checked="" type="checkbox"/>	Todd Spring - IRA	\$ 113,031	S&P 500	4.1	4.5	3.1	4.5
<input checked="" type="checkbox"/>	Jonathan Smith - General	\$ 400,201	Wilshire 5000	2.2	2.3	2.2	5.3
<input checked="" type="checkbox"/>	Joan Natalie - College Fund	\$ 81,900	Custom Conservative	2.1	4.1	1.1	5.2
<input checked="" type="checkbox"/>	Leslie Racowsky - Retirement	\$ 111,200	Wilshire 5000	2.5	3.6	2.2	3.6

FIG. 16

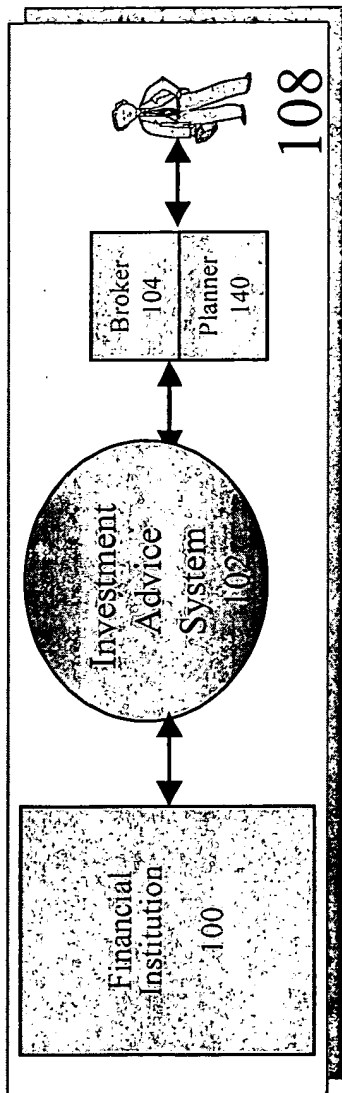


Fig. 17A

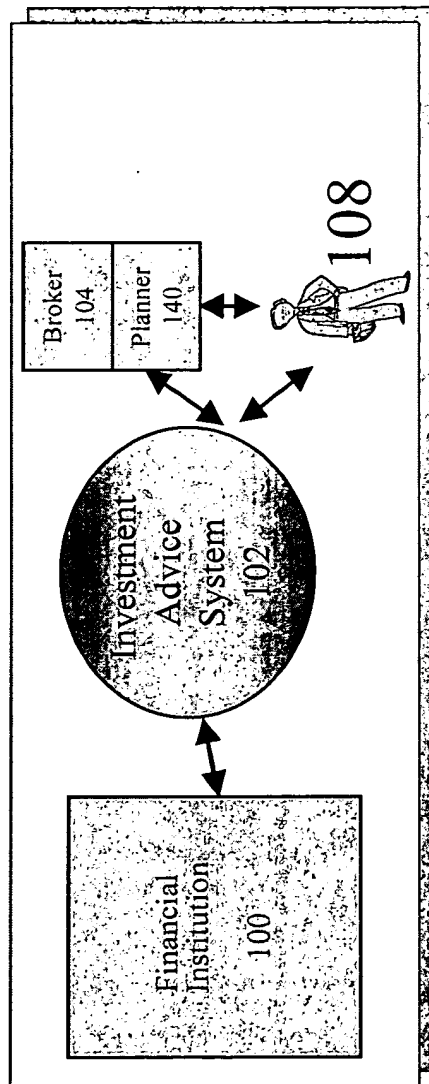


Fig. 17B

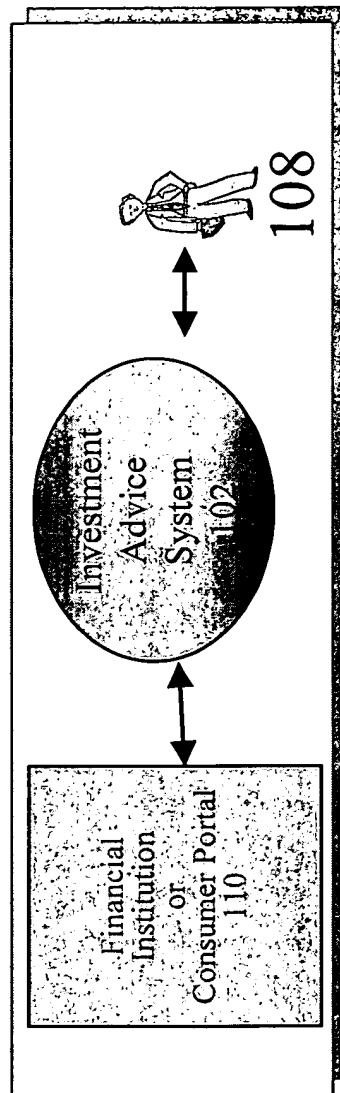


Fig. 17C

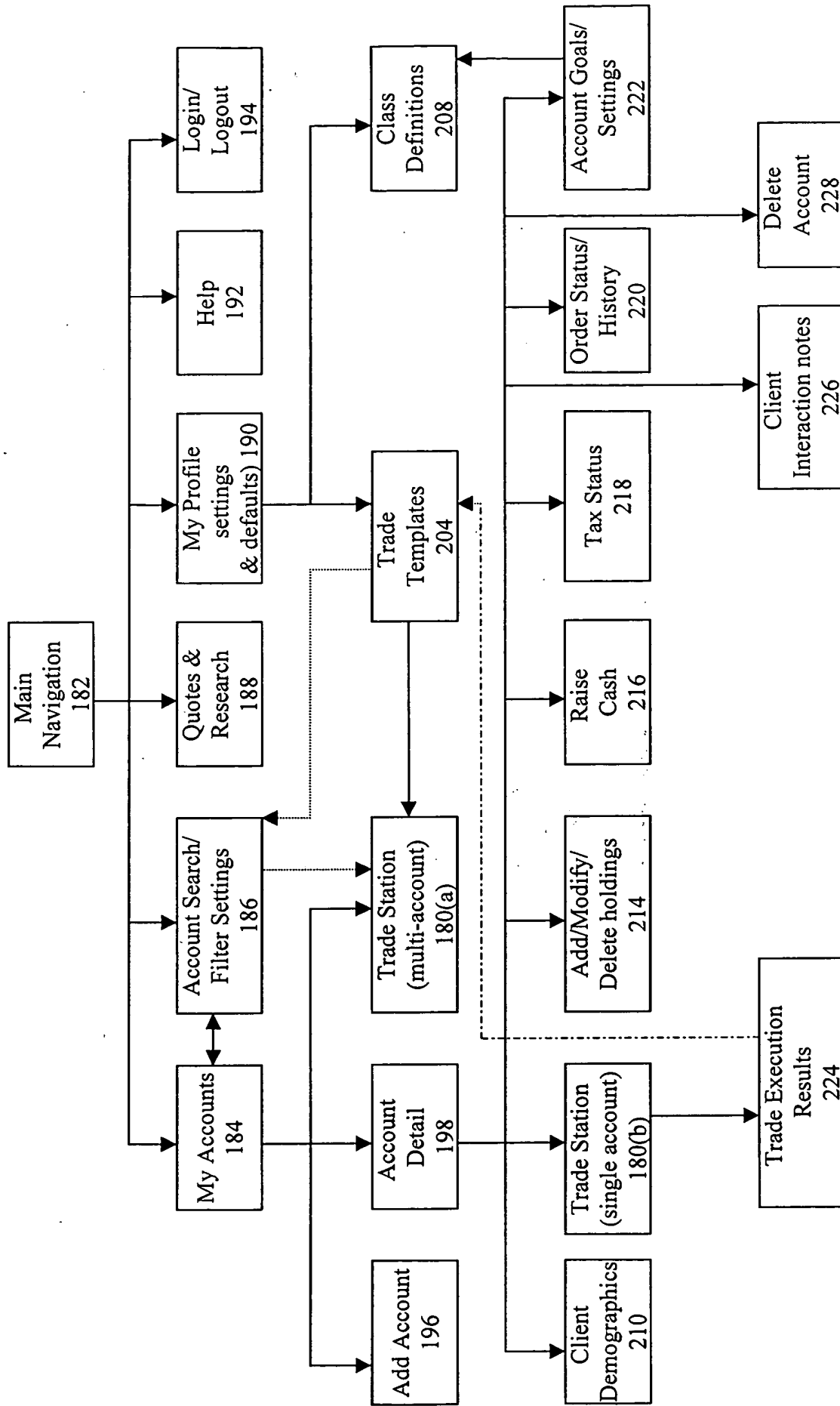


FIG. 18

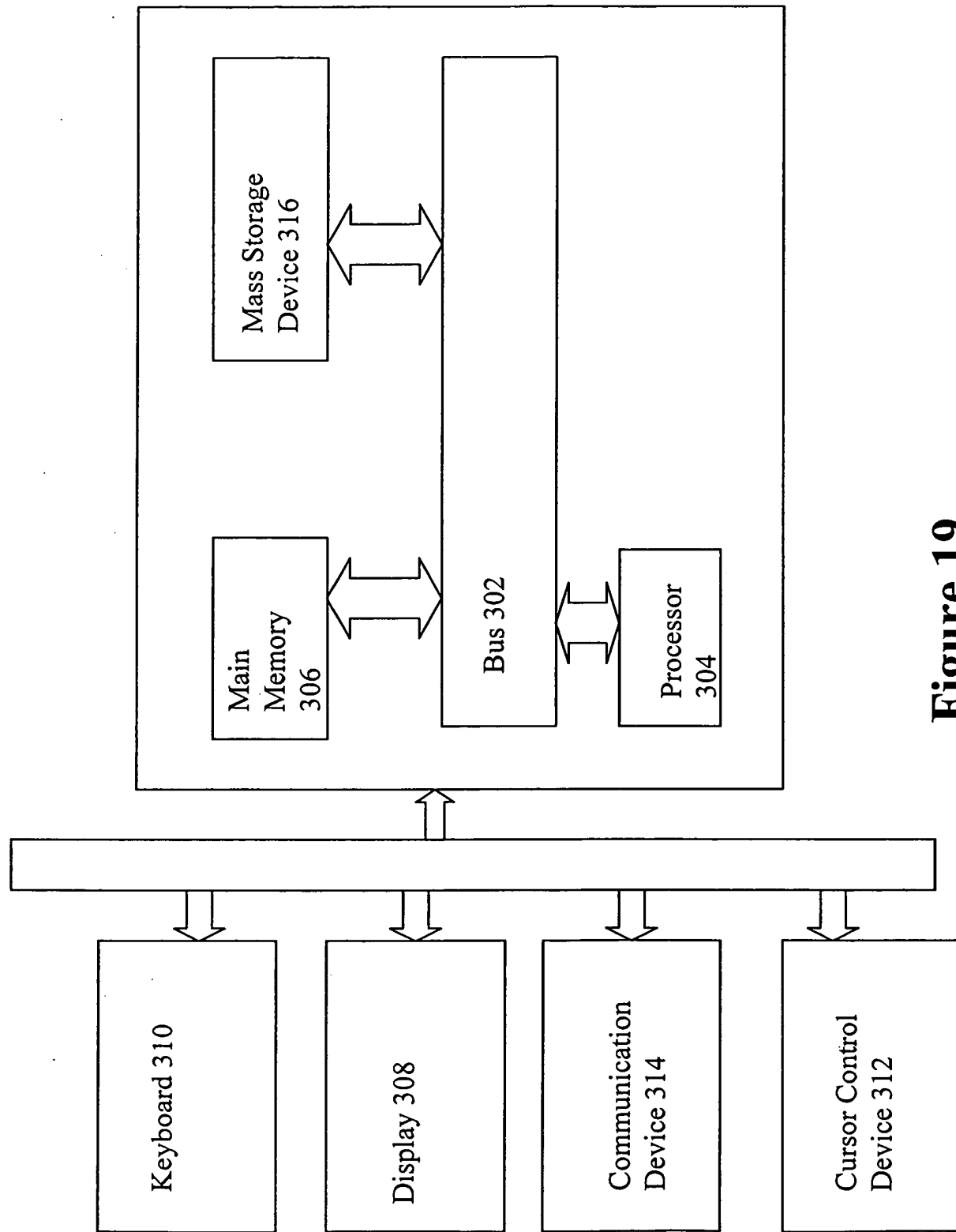


Figure 19

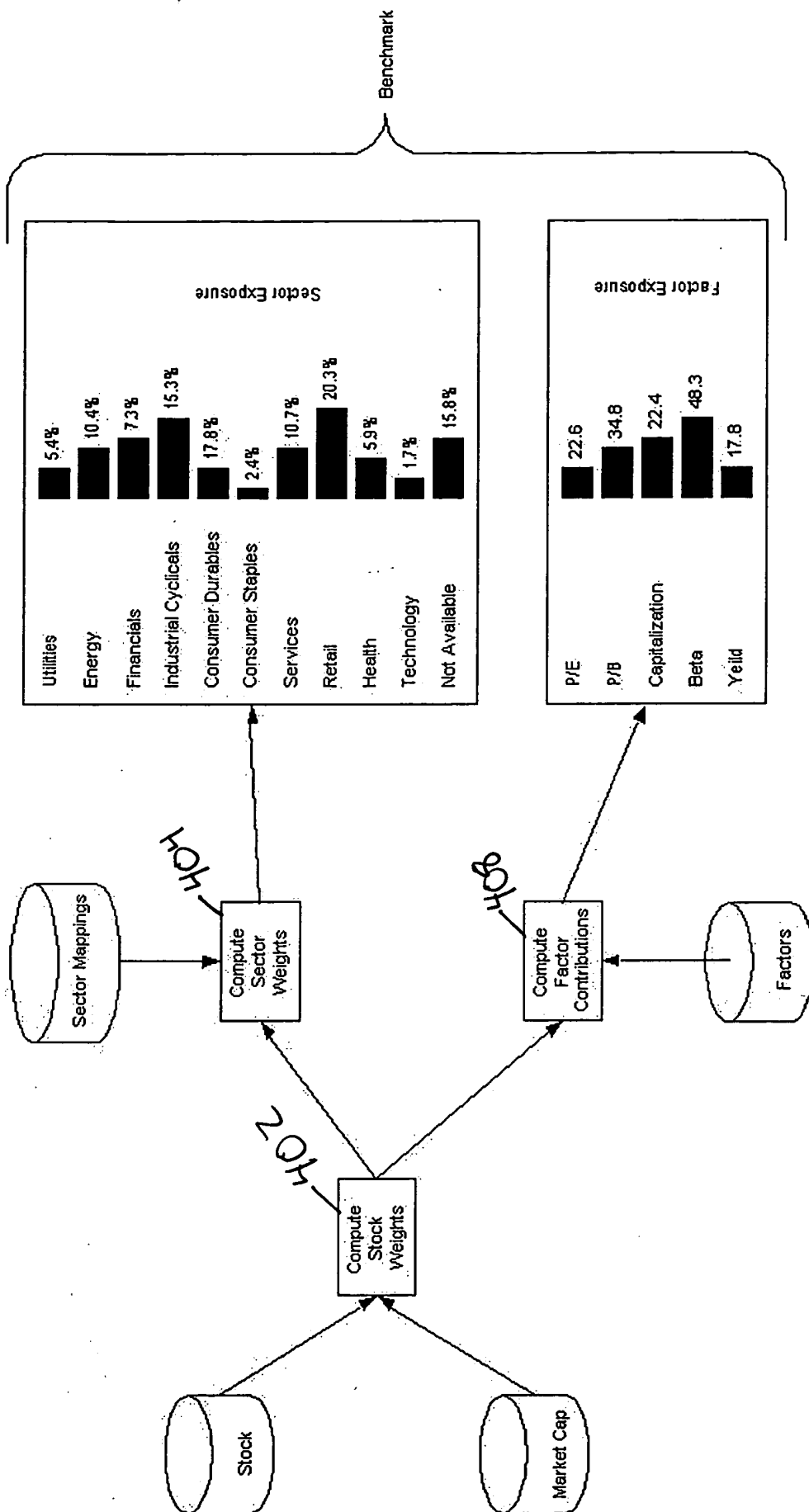


FIG. 20